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A VISIT TO A CO-OPERATIVE ASSOCIATION.

WHILE lately at Bradford, in Yorkshire, attending the meeting of the National Association for the Promotion of Social Science—and a very pleasant and instructive meeting it was—I accidentally heard some particulars respecting a Co-operative Society at Rochdale, which seemed to excite in others as well as myself no little surprise. I heard of a large body of working-men, most of them factory-hands, being associated in a gigantic scheme of trading for mutual benefit; that the scheme, after fifteen years of trial, had proved eminently successful; that, influenced by its example, other associations of a similar kind were springing up in different parts of Yorkshire and Lancashire; and that, in short, no man could tell where all this strange movement was to end. To me the intelligence was not altogether new, for I had formerly heard of, and even helped to disseminate through these pages, some account of this very association; but the subject, as now presented, seemed, on public grounds, so peculiarly deserving of personal examination, that I resolved to pay a passing visit to Rochdale, and so be able to judge, in some measure, for myself. I accordingly took Rochdale in my way home, and what I saw and learned on the spot, I am now going to do my best to describe.

It may, perhaps, be as well to say at once, that there prevails some little misconception regarding the principles of the co-operative system. Society in its higher departments has unfortunately become so jealous of projects for substituting co-operation for individual competition, that the schemes which I am about to notice are looked on with suspicion, as if they sprang from the crotchets of Socialists, Owenites, St Simonians, and other dreamers. Now, let it be distinctly understood, that co-operation in the sense now alluded to, has no connection whatever with socialistic notions. It proposes neither to upset society, nor to meddle with religious or political opinions. It is purely a method of carrying on industrial operations, with the view of imparting the greatest amount of benefit to the parties concerned. Its aims are commercial, not revolutionary; though it will be admitted that it may ultimately place the relationship of employer and employed on a footing very different from what it is on at present. At all events, be its future what it may, let us look it fairly in the face, instead of unwisely ignoring its really remarkable features.

After rolling onward through a series of picturesque valleys, each of them a hive of manufacturing industry, the train arrived in Rochdale, a

town within the borders of Lancashire. We had left the region of worsteds, and had got into that of woollens and cottons—all being alike a scene of wonderful activity. Little time was spent in finding the objects of inquiry. Accompanied by a gentleman who acted as a friendly guide, I was conducted to Toad Lane, a steepish thoroughfare, and stood in front of the several establishments, which, by signs over the door, purported to belong to the Rochdale Equitable Pioneers' Society. 'You see,' said my friend, 'there is nothing fine about the place; they are just common shops for the sale of articles. There were three shops belonging to the Society—one on the right-hand side in going down the street, and two on the left—the concern having evidently outgrown its original dimensions, and been fain to get house-room in any form near at hand. The right-hand store was apparently the ancient and metropolitan centre of affairs; and besides the shop, which contained two counters, there were apartments up stairs, appropriated to different purposes. The higher floor, reached by a separate door and stair, consisted of a room for board meetings, which was lined with presses full of books, and of another apartment used as a reading-room.

To procure proper information, I went first to one of the places opposite, to see the clerk or book-keeper in charge. Here, the street floor contained a broad table for the cutting up and sale of meat; above was a store-room for flour and other articles, also an office with a desk and ledgers, in charge of a respectable young man, named William Cooper. By some persons, my visit might have been deemed impertinent and intrusive; but so far from there being any notion of the kind in this case, Mr Cooper frankly answered all my inquiries, and seemed rather pleased than otherwise to make me acquainted with the history and working of the concern. He likewise conducted me to the third shop belonging to the Society, which was appropriated to the sale of materials for wearing-apparel; and finally, I visited the library and reading-room. I understood there were several branch-stores in the town, but these we did not think it necessary to see.

It may be supposed that the Rochdale Equitable Pioneers' Society did not reach its present flourishing condition without encountering innumerable difficulties; and its ultimate triumph over these offers the best proof of the courage, perseverance, and honesty of its members. Like everything great and estimable, it has grown from small beginnings. Little by little, step by step, without flash or parade—rather courting obscurity—it at length attains a

magnitude and distinction which it may be presumed to have fairly merited. Those who wish to do likewise, will need no persuasives to study its simple, yet eventful history. The Society dates from 1844. It originated in the efforts of a few weavers to better a condition which Chartism, strikes, communism, and other pretentious agencies left pretty much as they found it. The main thing at first aimed at was the establishment of a store for the sale of provisions and clothing, in order to participate in the profits of dealers in these articles. It was felt that if wages could not be factitiously increased, there was no reason why they should not be made the best of as they stood. At first, there were serious difficulties in the way. The men were poor; there was a general scepticism as to success, on account of previous failures of co-operative plans; perhaps, also, there was a distrust of each other in regard to money-matters, not uncommon among the hand-labouring classes. Daunted neither by derision nor frowns, the determined little band quietly pursued their course. By dividing the town into districts, and appointing collectors, the committee of management contrived to scrape together somewhere about L.36. A third of the sum collected was spent on some absolutely necessary fixtures and shop apparatus; there being left about L.24 wherewith to lay in a stock to begin business. A commencement in a humble way was made in a shop rented at L.10 per annum. It was sneeringly observed that the whole stock in trade of the weavers' association could have been carried away in a wheel-barrow, which was probably quite true; but as matters improved, the stock by and by would have filled a cart; and always as the thing grew in dimensions, critics lowered their tone. Fears and fault-finding gave place to surprise and respect.

Planted in a populous town, composed of families living on weekly wages, there was no valid reason why the concern should not succeed. Everything was in its favour. The credit-system, which had foundered all preceding attempts, was most resolutely avoided. All purchases and all sales were for ready money, or 'brass,' as it is called in Yorkshire. No matter what were the exigencies, or what the character, of buyers, down they must lay the brass on the counter before an article could be removed. By this means there was little need for book-keeping and figuring. I had been informed that the Society employed no hired assistants, but this I found to be a mistake. In the infancy of experience, an attempt was made to depend on volunteer assistance, which to some extent turned out satisfactorily; but confusion ensued in the accounts; and it was at length obvious that a co-operative store is subject to the principle of division of labour, like any other kind of business. Originally, the store was opened only at certain hours; but this arrangement, for good reasons, was also departed from. In 1851, the limited-hour system was given up, and the store opened all day; a regular superintendent and shopmen being at the same time appointed. At present, there is a considerable force of hired assistants, who, however, are themselves shareholders, and therefore actuated by the common interest. Besides adherence to the ready-money system, there were other good grounds of success. In ordinary shopkeeping, there is a certain loss from the exposure of articles in windows, from finical ways of putting up goods, from high rents, from advertising, and from over-costly assistance. Should we not also point to the loss from excessive competition, which in some businesses is greater than all other losses put together? To drive each other from the field, drapers, for example, may be seen attracting customers by offering goods at ruinously low prices; and how often are these unseemly struggles maintained out of capital, or by means of credit—the reckless shopkeeper, who

never intends to pay, being of course indifferent as to the extent of his so-called 'sacrifices.'

It doubtless required a great degree of firmness in the workmen co-operators to withstand the temptation to trade-rivalry. While their aim at setting out was, strictly, to sell their goods at wholesale prices, *plus* an allowance for expenses, it was necessary that the concern should be safe; therefore, a certain margin of profit—however that might ultimately be disposed of—became necessary. As, after all this was allowed for, their prices were still below those of the ordinary shops, they unavoidably raised feelings of emulation in the shopkeepers, some of whom endeavoured, by temporarily striking below them, to run them off the field. But, disregarding these efforts, they never once swerved from the principle they had assumed at starting. 'Others,' said they, 'may profess to sell cheaply, we are determined to sell honestly.' They will be honoured for the resolution.

The articles sold at the store were at first few in number, but with increase of sales the list of commodities was gradually extended; departments for shoemaking and tailoring were added to the establishment; and, last of all, the Society ventured into wholesale dealing. Meanwhile, the number of co-operators was also largely increased. From only 28 members in 1844, the number had risen to 600 in 1850; at the time of my visit, it was 2400. With a view to a proper performance of its functions, the association, soon after its commencement, was registered pursuant to act of parliament (13 and 14 Vict. chap. 115). The following are among the benefits derived from this beneficent act. The rules of the Society are binding, and may be legally enforced: protection is given to the members, their wives, children, and heirs in enforcing their just claims, and against any fraudulent dissolution of the Society: the property of the Society is declared to be vested in the trustee or treasurer for the time being: the trustee or treasurer may, with respect to the property of the Society, sue and be sued in his own name: fraud committed with respect to the property of the Society is punishable by justices: county courts may compel transfer of stock, if any officer of this Society abscond or refuse to transfer: application may be made to the Court of Chancery by petition, free from payment of court or counsel's fees: disputes to be settled by reference to justices or arbitrators, and the order of justices or arbitrators to be final, with power to award compensation to any member, if unjustly expelled: in case of the death of any member, payment may be made of any sum not exceeding L.20, without the expense, &c., of obtaining letters of administration: members are allowed to be witnesses in all proceedings, criminal or civil, respecting property of the Society.

Although, strictly speaking, a joint-stock company with unlimited responsibility, there are some remarkable special differences in the method of buying into and selling out of the concern. The plan originally adopted was to constitute shares of L.1; each member was to hold only four shares—now, the number is five shares. At entry, a member was to pay not less than one shilling, and the sum of not less than threepence per week afterwards, till the value of his shares was paid up. Such payments constituted the capital stock on which to trade. Interests and profits accruing to members were carried to their credit until their shares were paid up. As soon as that happy point was reached, the member received his interest and profits every three months in cash, or he might add them to his account, and so increase his number of shares. No member, however, could own more than L.100 of stock; but I see it stated that, by a recent act, the amount is

increased to £200. In joint-stock companies, there are usually various formalities in connection with the purchasing and transferring of stock. The plan followed by the Co-operative Society is very simple. A candidate for membership, on being approved of by the board of directors, pays a shilling and three pence to the cashier, who enters the sum to credit in a little pass-book, which the person keeps as a voucher. Week after week, he continues his payments, so as to enlarge the amount at his credit. As soon as his shares are paid up, he receives interest, at the rate of 5 per cent. per annum. The payment of interest may be said to be a first charge on the realised profits of trading. Should more capital be invested than is required, the directors may order members to take back a portion of their money. The most remarkable of the arrangements is, that there is no system of transfers. When a man gets tired of being a member, or, from any other cause, wishes to retire, he cannot sell his stock. On announcing his intention of withdrawal, his account is balanced, and he receives the amount at his credit. Thus there are always parties drawing out, and others paying in. When a member dies, the Society clears scores with his representative. In this way, as the stock of each member is a thing personal to himself, it can never become an object of jobbery—cannot rise to a premium or fall to a discount. The first shilling paid in and the last shilling at the credit of a member on drawing out, are carried to a fund called Redemption-money, which is designed to make good the deterioration of property. Subject to these petty deductions, every member will at any time receive back all he has paid in.

Now let us describe the buying process. The stores, as has been said, are open all day, and a throng, particularly on Saturday night, is seen at the counters. Everything is paid for in cash. Whatever be the sum, a tin ticket with the corresponding amount stamped on it is given to the purchaser. If he buys a shilling's worth of tea, a ticket with 'one shilling' impressed on it is received on laying down the money. These tickets are vouchers for purchases. They are kept by the buyer till the end of the quarter, and being then produced, it is seen what has been the aggregate amount of his purchases. If they amount, say to £5, the proportional profit accruing on £5 during the quarter is either at once paid, or carried to the credit of the buyer in his pass-book. As the stores are open to the public as well as to the co-operators, tin tickets are given to outsiders on their making purchases the same as if they were members. These tickets, as representing claims for a share of profits, are usually disposed of to members of the Society, who accordingly rank for their value at the quarterly settlements.

At the end of 1858, the Equitable Pioneers' Co-operative Society consisted of 1950 members, and the funds amounted to £18,160, 5s. 4d.; the business done during the year was £71,689; and the profit made, £6284, 17s. 4½d. The average weekly receipt was £1600. We have to add a still more interesting fact. Two and a half per cent. off net profits were, by the constitution of the Society, devoted to what are termed educational purposes; properly speaking, the support of the library and reading-room. The library now contains 3000 volumes of useful and entertaining literature; the tables of the reading-room are covered with papers, and the loan of books and perusal of papers are alike free.

So rapidly grew the assets of the Society, that, in 1850, it was found expedient to throw off a swarm of members to make a new association; or, what was, perhaps, nearer the truth, those members whose accounts had reached the legal limit, were induced to devote a portion of their money towards founding a

fresh industrial concern. The idea struck upon was to get up a flour-mill. An association designated the Rochdale Corn-mill Society was set on foot on principles similar to those of the parent institution. A corn-mill was at first rented, about a mile and a half from the town. Unfortunately, through the mismanagement of the persons employed, and also some prejudices which had to be overcome as to the quality of the flour, the mill was not successful during its early years. At length, as things began to mend, it was resolved to build a mill in the town, and carry on the manufacture of flour according to the most approved methods. In a short time, the mill was erected, and filled with the best machinery. I went to see this mill, which is situated on the small river from which the town derives its name. It is a huge building, five stories high; the machinery being moved by a steam-engine of from thirty to forty horse-power. There were fourteen grinding apparatuses in active operation; the amount of grain received and turned into flour and meal being 1400 sacks per week. The total average weekly delivery, according to the last published statement, was nearly 930 loads, each load weighing 240 lbs. The assets of the Society amounted to £17,744. The number of shareholders is, I believe, 500, who, in 1858, divided among them £1425 of profit.

This second success, as we must call it, led to still higher aspirations. Why should not the co-operators of Rochdale start the manufacture of cotton or woollen fabrics? The question was soon settled in the affirmative, and the Rochdale Manufacturing Society was commenced. The principles of organisation were still the same; the members wholly working-men. In this more ambitious scheme, we touch, for the first time, on the co-operation of artisans in a great branch of manufacture for mutual benefit. There was nothing particularly new or wonderful in a number of prudent factory-workers clubbing their shillings to set up a store for the sale of provisions, clothing, and other articles of domestic consumption; but to unite their small means in building and working a factory was to enter on a field of enterprise of an extensive kind, and where the perils were proportionally great.

The capital of the Rochdale Co-operative Manufacturing Society (registered pursuant to the act 15 and 16 Vict. c. 31) was raised by voluntary subscriptions, consisting of shares of £5 each. The rules specified that each member shall not take less than two such shares, which may be paid up at once or by instalments of one shilling per week. The account of this concern, given in the *Equitable Pioneers' Almanac*, speaks of £13,000 having been raised at the end of 1858, during which year the capital had more than doubled. I was told that the members are now about 1300 in number. In this, as in preceding projects, not too much was attempted at first. The Society rented an upper floor for carrying on cotton-spinning, and also the lower floor of another establishment for power-loom weaving. I walked through the town to see these places. The spinning-machinery was not in motion at the time; but I had the pleasure of seeing at work nearly 100 power-looms, which were attended by men having shares in the undertaking. So far the Society has been successful; and to carry on its operations on a scale equal to that of any ordinary cotton-factory, it is at present engaged in erecting a building which with its machinery is to cost £40,000. This, too, I visited, though nothing is as yet to be seen but a large building in process of rising from confused heaps of bricks and mortar. The factory is expected to be at work about May or June next, when it will be a sight worth seeing. I inquired if the capital was all subscribed and paid up, and was informed that money is coming in at the rate

of about £2000 per month, and that, in fact, it comes rather faster than is wanted. It will be curious to watch the development of this gigantic effort of operatives to be their own employers. All are, in the first place, to be paid the market value of their labour, and afterwards, at periodical settlements, to receive a share of profits proportional to their invested capital. If this arrangement does not produce a sense of responsibility, with diligence in working, I know not what will. Supposing it to be honestly and successfully carried out, the dissatisfaction which leads to strikes in factories will be entirely removed. To insure as far as possible against discord, all members, according to the rules of the Society, are to have the same amount of votes and influence, whatever be the extent of their investments—a thorough out-and-out democracy.

In making my inquiries, I hinted at certain possibilities of disaster as regarded each of the co-operative projects. I spoke of that too common misfortune, a want of integrity in money-matters—might not one or more of the parties in the management get possession of and abscond with the funds? In reply, I was told of the rules by which money can only be drawn from the bank account by an order of three directors signed at a board meeting and counter-signed by the treasurer; and that, at all events, there never had been any loss from this fertile source of ruin in Friendly Societies. I next referred to the risks of trade. In selling its produce, the Society must give the ordinary credit. The answer was, that the credit usually given in wholesale transactions was but fourteen days, and that care would be taken to deal only with perfectly trustworthy merchants. Besides, a small sinking fund would be a sufficient insurance against losses of serious amount.

Here, I leave these remarkable instances of working-men taking the business of 'masters' into their own hands. That they will have the good wishes of every philanthropist, cannot be doubted. Although surrounded with many practical difficulties, the associations I have attempted to describe are, to all appearance, destined to maintain their ground both as regards commercial and social results. Productive in a large degree of the sentiment of *hope*, without which we may in vain look for any marked improvement of habits, I was assured that they had already effected a visible improvement in the condition of the working-classes. Self-respect, provident foresight, temperance, and domestic comfort, had on all sides been largely promoted through their agency.

W. C.

THE DOOMED SKATER.

We had cast our lot, my twin-brother and myself, in the roughest township of Upper Canada. Twenty years are in their grave since then—twenty years, rung out and rung in by the clang of the woodman's axe—and still that township lies in the heart of its primeval forest. Clotted woods overhang the solitary village, composed of a few log-huts, nightly drenched, as with a death-sweat, from the malaria of the swamp. But we came, young and impressionable, from the Old Country, on a venturesome quest after fortune in the bush, and the dishevelled wilderness of thicket had its charms for us.

A river reft the huge tangle of the woods with its dark sluggish waters, which crept and oozed in amongst decaying trees on either side. Banks there were none, and the bleached skeletons of the rotten trees alone marked off the channel of the river from the dark fen, fetid with myriad impurities. Such was the aspect of the melancholy Scugog. Our village was by no means a large one. The scattered huts which made it up had been knocked together by a

sprinkling of hardy pioneers, on a solitary bluff which repelled the river from its base, and gave to fearless settlers some ground of 'vantage over the surrounding swamp. There was not, however, much cleared ground—nay, very little; everywhere we were hemmed in by battalion after battalion of monotonous trees. Not all the pioneer chivalry of the world could cut an open way through their ranks. Like brave hearts on a battle-field, when one serried line fell, lo! another had arisen in their place. As for our fellow-settlers, we found them of a piece with the country—rough and hardy, as they had need to be who, twenty years ago, colonised the Scugog.

We were twins, Jack and I, but otherwise unlike. He was a fine fellow; I acknowledged his supremacy, and rejoiced in his bold free spirit. From his childhood he had been the most impulsive creature that ever pointed a moral for headlong youth. Ever in scrapes and difficulties, but never to his dishonour, Jack fought one half his acquaintance into loving him, which the rest did of their free will; and my heart still warms involuntarily towards the wild impulsive boy, with his headstrong soul all agog for mischief.

I confess I was somewhat dismayed by the aspect of our new country; fresh from the sunny lanes of Kent, and the loved circle at home, could it be otherwise? But as for Jack, he was in raptures with everything that disquieted me. Nothing was more charmingly romantic than our hut on the bluff, and no river could equal the brown, bankless melancholy Scugog.

We did not settle down to the regulation-life of a settler all at once; we determined to sip the nectar of life on the Scugog, if, indeed, there was any of that ambrosial draught to be drained in the township. The fascination of the swift canoe kept us almost constantly on the dark mysterious river; and, in truth, there was scarcely any other outlet from our dwelling save on its waters. By day, we fished and we shot from our frail skiffs; and by night, when the moon was up, we would paddle them in her silvery wake.

I have said that a few rough settlers formed our society on the Scugog; among them were some half-breeds—a species of degenerate Indian—who had sunk from the dignity of forest-life to the servitude and buffeting of the white settlers. They were lazy, good-for-nothing fellows, except in the matter of fishing or shooting, wherein they were proficient. We found them useful in giving instruction in the canoe-life of our river-home. I preferred, for my own part, to go pretty much by myself on our water-excursions. Jack, however, had no such idea of placid enjoyment, and speedily leaving me to my aquatic reveries, he hired a hang-dog looking scoundrel named Olier to assist him in the management of his canoe. I am no great disciple of Lavater, but I never liked that half-breed. All these dregs of Indian nobility are sallow, bleared-eyed creatures, with a world of cunning, but this fellow was chief of them all for every repulsive trait. Of course, Jack ridiculed my sentiments about his new servitor; he was a match for half-a-dozen, twenty fellows like Olier, he said; and it was all right, and I was not to bother my head about him.

It was getting late in the fall; the Indian summer—that beautiful dream of loveliness—had restored to us in evanescent beauty the glories of a Canadian autumn. The forests were as gay with colour as a herald's tabard, and the air was yet balmy with the lingering sweetness of summer. One exquisite evening, born of one of these lovely days, I was listlessly smoking as I lay on the top of the bluff, vacantly sketching home-landscapes in the dark Scugog rolling beneath. A canoe shot round the bend of the river below the village; it was paddled by a solitary figure, who turned out to be Jack. I

knew he had gone down the Scugog to fish along with Olier; but now no half-breed squatted in the opposite end of the canoe. A vague dread seized upon me as Jack, running his little bark sheer up the bank, shouldered his paddle, and marched up to me.

'How now, Jack? what have you done with your charming companion?' I inquired, disguising my conjectural fear.

'Gad! I don't know,' replied my brother, sitting down, oriental fashion, beside me.

'Not know?'

'Not a bit,' was his answer. 'How should I be acquainted with all the ins and outs of that Rosamond's Bower?' Here he indicated as much forest with his arm as would have made a few thousands of the Bower in question.

'Oh, I perceive: he's gone tracking deer, or something of that sort,' said I, immensely relieved by Jack's manner. There was a slight pause. My fears returned: I felt there was something wrong.

'Well,' said Jack, 'I'll tell you; I don't see why there need be any secret about it. You were quite right about that Olier—you were. He's a good-for-nothing fellow, and quite coolly refused this afternoon to paddle me, when I wanted to go down the river a bit further than usual.'

'And you?'

'I ran the canoe upon a yard of bank—whether an island or not, I cannot tell—gave the insolent rascal a good bastinado with the paddle, and set him ashore.'

'Good Heavens!' I exclaimed with horror, 'don't you know, Jack—haven't you sense enough to understand—that these Indian fellows are vindictive to the last degree—that they will never forget or forgive a blow?'

'Pooh!' said he, getting up quite merrily, and marching homewards, saying over his shoulder: 'Oh, you don't bother yourself! Olier will be down on his marrow-bones to-morrow—see if he isn't. Besides, I owe him half a dollar.'

To-morrow came, unfruitful with the half-breed's submission. The story got abroad amongst the huts, and the old settlers, who knew their man, shook their heads ominously, and boded no good to my impulsive brother. However, two days passed harmlessly, during which Jack and I fished and shot together. Olier had not reappeared, and I began to breathe more freely. Doubtless, he had left the district. He was an unsettled fellow at any rate, and had no property or tie in the village to tempt his stay.

Twenty miles below the village, the dark Scugog whitens into rapids, and is hurled with gigantic power over a lofty precipice. I had often wished to see the falls, but it had been hitherto impossible to accomplish the distance by my single arm. At last my wish was to be gratified. A shooting-party was made up by some of the villagers, and, at my urgent request, I was included. The arrangement was to spend a night at the falls, camping out on the bank, and return the following day. Instead of canoes, we were to sail down in a large flat-bottomed boat, termed, in Canadian parlance, a scow. Strange to say, Jack did not care about going, saying that he would enjoy himself more in his own canoe; and, as we were already crowded for room, we did not press him to change his resolution.

Our expedition had little in it noteworthy. The river for over twenty miles' sail remained the same monotonous, melancholy Scugog, never varying for the space of a hand. Not a vestige of clearance was there between our village and the falls, not a glimpse of bank. The trees lined the waters like a wall, and, save the wild game, no one ever tried to force a way through their close-knit ranks, woofed at the base by a tangle of unwholesome verdure. This aspect I had stern reason for remembering. The only bright thing was the patch of cloudless blue sky seen at the

extremity of this long reach of wood and water. Over all brooded the intensest silence. No bird trilled us a single song: all was still, save for the lugubrious woodpecker, which, perched on a rotting tree, hammered its hollow sides with its beak. Tap, tap, tap!—it was a most unearthly sound.

We had seen the stupendous falls in their lonely majesty, and were steering homewards in our scow. As we neared the village again, distant only some five or six miles, the sun was sinking behind the tree-horizon. A slight blue haze bathed the long reaches of the river with ineffable softness and beauty. We voyaged on a liquid field of cloth of gold. But ever and again, marling my intense perception of its loveliness, came the ghastly tap, tap, tap of the woodpecker. I could not resist a chilly sensation of horror as I listened to the measured cadence, echoing through the solitude. It sounded like a coffin-maker hammering at his dismal task. A relief suggested itself. Some of my companions were French Canadians, and the evening before had cheered our bivouac with some gay refrains of sunny France. I asked them for a stave; but I said nothing about the woodpecker, whose note I wished them to drown. A strong chorus soon vanquished the bird of ill omen, and rang up the vaulted river. I recollect the strain well; it was a favourite *voyageurs'* ditty, sung to the dash of the oar, and began:

Mon joli canot blanc,
Ramez, ramez, ramez.

Suddenly, the song lulled, and again I shuddered as I heard the reverberating tap, tap of my ominous bird aloft on a spectral fir. My companions had ceased rowing, too, and called my attention to a canoe, which was floating down the river a few yards ahead of us. They thought it was a break-loose, and stood by to strike a boat-hook into it, with the prospect of a reward from the owner up at the village. It soon dropped down to us, and came, like the note of that ghostly woodpecker, tapping against our skiff. There was a stifled cry of horror from the settler at the bow; and as we crowded forward to see what was the matter, another cried out the awful tale of blood: 'Here, young fellow, see your brother—stalked by Olier, as sure's there's death in a rifle-bullet!'

It was an awful end! My poor brother lay bent over his idle paddle in the canoe, weltering in his heart's blood. An avenging bullet had passed through his heart. Stalked by Olier! Fiendish Indian, that was thy work, and my brother's blood rested on thy head. I shall not now detail the agonies of that Indian summer. Through all my grief ran the thought of an exterminating vengeance. Vengeance? nay, scant justice. I sought what has been law since the world began—blood for blood. It was vain in those early times of a judicial system in Canada, to seek for a rigorous pursuit from the dispensers of legal justice; the criminal executive might be willing, but their arm was weak. Retribution, in the trackless wild of wood and water where I dwelt, could proceed only from my own steady purpose and solitary endeavour.

I could depend for but small aid on the settlers. Some of them, indeed, cursed the foul murder in no stinted speech; but others, again, imputed little crime to the blood-stained redskin, and even went so far as to justify his sneaking code of vengeance. Olier had left the district, but a certain instinct told me he would ere long come back again. Likely enough, he would suppose I could not long remain in a place to which such hateful memories clung, and that he might then safely venture back. I waited my time. Safe he was in the tangled thicket; but, to the end, I knew that no covert under heaven would preserve him harmless from my wrath.

Winter set in, hard, and white, and cold. The river Scugog was a level road of ice; the trees were choked up with snow, and on each side of the ice-bound river, the forests towered like massive cliffs of chalky rock. No path could now be forced into the recesses of the forest below our village. Scarcely had winter settled down for his undisturbed reign, than I heard whisperings that the villain half-breed was again hovering on the outskirts of the settlement. It was told me that he was living in a kind of wigwam above the village, and also that he had more than once come to the very dwellings of the settlers by night, to visit his friends, and obtain various articles for his camp. I knew it would be vain to attempt to track him to his wigwam, or, at all events, to surprise him; his wood-craft was much too deep to admit of such a possibility. But a strange, wild joy trembled through my being, when I heard he came by night to the village. A terrible scheme of vengeance swept across my soul; and I felt, no matter how fiendish the spirit, that the doom of the half-breed was fixed, and that I was to be his unrelenting executioner.

I have said that the river, below our settlement, was bordered by an impenetrable forest, without symptom of clearing or the abode of man. The drifted snow, lying in deep masses on each side of the river, up even to the tops of the trees, rendered this impenetrability still more appalling and stubborn. The forest which lined the ice-bound Scugog supported a solid wall of frozen snow. For twenty miles, the river with its wooded banks was nothing more or less than a funnel of ice and snow.

Night after night, I lay concealed at the bluff, awaiting the murderer; I was armed with pistols, and wore skates. Skating was an amusement which I had excelled in when a schoolboy, and facility in the art was of the last importance to my scheme of retribution. At length he came. It was an exquisite night; the white expanse around sparkled in the sheen of a young Canadian moon, which sailed calmly through a cloudless sky. I could have shot the villain as he skated by me within fifty yards, but I would not risk the chance, and besides my vengeance cried for a sterner fate than death by the pistol. No sooner was he past my hiding-place, than, with a shout of exultation, I started on his track. Olier swerved a moment, to see who his pursuer was, then, quick as lightning, tried to double up the river again. But I had anticipated this, and with a cocked pistol in either hand, I barred his passage. With a curse, he turned, and sped swiftly down the ice.

And now the race for life began. Mile after mile we swept along in silence. An awful portentous silence it was, through which nothing broke save the hollow boom of the swift steel cutting its way over the imprisoned Scugog. The moon lit me nobly to my vengeance. He could not escape me, for I found with savage glee that I was a match for the swift-footed Indian. Olier soon became aware of this too, for, now and again, he would skate close to the woods, looking in vain for an aperture. But no; there was but one outlet from this walled-in river; and that was over the falls!

Faster and faster yet we skated towards the cataract. It could not be far off. I pictured to myself what Olier's thoughts might be. Did he know whither he was hastening? or had that awful light yet to flash on his guilty mind? The half-breed made answer to my thought. I saw him in the pale shimmer start convulsively, and throw his arms in the air; but he dared not stop, and on he darted again with a yell of despair, which echoed weird-like up the frozen channel. Another sound came to my ear, and I knew what had caused that cry of agony to burst from Olier; it was the dull thunder

of the falls! We were nearing them fast. Still the walls of snow shut in my victim, and every moment lessened his frail hopes of escape. One chance was left him—to distance me, and hide somewhere in the snow from my scrutiny. Vain hope, the wings of the bird could scarce have saved him!

Hoarser and louder grew the noise of the waters. If I thanked the Almighty in frantic prayer that the murderer was delivered into my hand, I humbly trust that it is forgiven me now. From the time I had first started on Olier's track, we had maintained exactly the same distance between us—perhaps about a hundred or a hundred and fifty yards. I still grasped my loaded pistols, ready for any stratagem on the part of the murderer.

And now the crash of the falls came loud and ominous on the ear. Another five minutes would decide the hunt. Suddenly, Olier turned and stood at bay. He was not armed; I had felt certain of that all along, for otherwise he would have measured strength with me before. Without bating my pace, I skated down upon him, holding a levelled pistol in each hand. Still, my purpose was as fixed as ever only to shoot the villain as a last resource. When I was within twenty yards of him, the coward faltered, and again turned swiftly down the river. With a yelling laugh I pursued him, pressing still more hotly on his track.

Deafening was the roar of the cataract; high into the pale sky ascended the mist of its spray, through which the splintered lines of the moonlight darted in rainbow-tinted beauty. I could see directly in front the jagged line of the ice, where it was broken by the rapids immediately above the cataract, and beyond I could trace the dark volume of the Scugog, as it emerged from its prison of snow and ice. For an instant the half-breed turned his face towards me, as I pressed with concentrated hate on his footsteps; never shall I forget the horrible despair that distorted the villain's features. It was a mercy that the sullen roar of the falls drowned his curses—I knew he was shrieking curses on me—for they would have haunted me in after-years.

With the courage which is begotten of the darkest despair, he dashed on to the brink of the rapids, and the next moment I was alone on the ice! I gazed with stern joy on the dark flood which had seized in its resistless hands the shedder of blood, and was hurrying him over the falls. For a moment, I thought I could perceive the murderer struggling in the eddies; but the illusion, if it was one, could live only for an instant. The cataract was within pistol-shot, and as I turned up the dreary wilderness of ice and snow, I knew that the doom of the guilty skater had been fulfilled.

INSIDE OUR BANK.

PRECISELY at nine A.M. our old porter opens the bank-door, gives the counter a finishing sweep with his duster, and makes his exit, until four in the afternoon, when he punctually reappears to close up, and carry the cash-boxes into the safe for the night. The manager has had the letters taken up to him at eight by one of the juniors, so that he may run them over comfortably at breakfast, and now bringing them down with him, prepares to dispose of their contents. These letters contain chiefly notes of the bank, or cheques drawn on it by clients, which have been remitted to a distance, and are now sent in for payment.

'How is Jenkins's account?' is his first question to the ledger-keeper. 'Is this cheque for L.500 provided for?'

'He has only L.250 at his credit, sir.'

'Very well; I must drop him a note to provide.

Tell the cashiers to pay nothing on his account until he has funds to meet his cheques. I see Jones is drawing on us pretty largely too; you may let him have an advance of a couple of hundreds; not more.'

'Very well, sir;' and so through the pile of letters the manager goes, until the last is despatched. He then passes them to the different departments, where they are regularly entered in the books of the bank.

By this time it is ten o'clock, the tellers are all at their posts, and customers begin to drop in. Here comes our 'Old Indian,' a man who has honourably acquitted himself as a military man, and one whom every one likes, but who has got into difficulties, which, perhaps, he feels more galling than he ever did the fire of an enemy. Without any preliminaries, he, soldier-like, comes to the point at once.

'I wish to pay the interest on that bill of mine you hold, and to renew it for three months longer.'

'Very good, sir. I will find the bill.'

The teller now goes ostensibly for the document, but in reality to consult the manager's wishes on the subject.

'Mr Brookes has called to renew his note; shall I do so?'

'Well, I suppose we must. You know we have a little security for it, and as he means to pay off gradually, we must try to oblige him.'

Having found the bill, the teller again goes to his desk, and draws out the new one, which the old gentleman signs, pays the interest on the first, and with a stiff good-morning, takes his leave. We all feel for him, but, it must be confessed, sometimes wonder, with all credit to his good intentions, whether he ever will do much more than renew his bills.

Here comes somebody of rather a different character, in the shape of an Irish pig-jobber, a stranger to us. He lays his great whip on the counter, takes off an apology for a hat, and then fumbling in the recesses of his dirty garments, lugs out a bundle of very nasty-looking notes.

'Could ye give me Bank of England for them, sur?' he asks in his most insinuating manner.

'We never change notes to strangers.'

'Why, they're good, ain't they?'

'Yes, doubtless; but we don't change notes of another bank.'

'Well, sur, supposing I paid ye a little charges now, would ye do it for me?'

'Do you know any one in the town? If you can find any one known to us, who will write his name on the back of them, we might do it, perhaps.'

'Yes, sure, sur, there's Mr Murphy, the pork-butcher, sur.'

'Well, he will do.'

In due time he reappears with his friend Murphy, and with much satisfaction pockets the clean Bank of England notes, which are doubtless more useful in his dealings here than he finds the Irish ones to be. After paying his charges, as he calls them, the warm heart of a son of Erin exhibits itself: 'Thank ye, sur,' and, 'By jabbers, if ye'll come out wid me, I'll stand trate for brandy!'

The bank is now full, and the click of the sovereigns as they are rapidly counted alternates with the dash of the scales into which they are as rapidly shovelled, for the purpose of being weighed. In the English banks, where gold forms a large circulating medium, these scales are of great service to a cashier; double counting of his gold is thereby avoided, and in the matter of accuracy, they are more reliable, for he may be wrong, but his weights can never allow the scales to be so. All the tellers seem in a hurry, yet there is no confusion; everything goes on in an orderly and systematic manner. In very large banks, each of the tellers has certain letters affixed to his desk—A to D, for instance—so that all the customers whose names

begin with any of those letters going at once to him only, prevents any inconvenient crowding around one particular teller, while such an arrangement also gives to each of them a fair proportion of work.

Who can this little man be who now comes forward, thumping down on the counter those immense bags of silver, and who has a man behind him bringing more? This is old Levy, who collects silver for the bank, when hard pressed for that useful part of the currency. How he gets it all, or where, nobody cares to know; there it is. Hard work he must have, and not very great pay, for he receives only half a crown for every hundred pounds of silver he brings. But a very useful appendage to the bank is Mr Levy nevertheless. There goes the messenger off to some branch with a remittance, which probably has just been asked for by letter. There seems nothing very particular about him, and yet his non-arrival at the branch to-day would place the respectable manager there in a very uncomfortable dilemma. It is curious how little bother is made in sending him off. The manager quietly walks up to him and says laconically: 'Ten thousand pounds in notes to go to Overdun Branch by next train; you have twenty minutes.' The messenger sends out for a cab, stuffs the little bundle of notes into an inside breast-pocket, and away he goes as unconcerned as if he hadn't a penny about him. Here comes the little telegraph lad, elbowing his way up to the teller, and pitching his missive imperiously across to him, as if he knew that his business was of primary consequence, and would be first attended to; and he is right. The dispatch is opened by the manager, and is from our London bankers, where all our bills are payable; and he thus reads: 'Your customer, Robert Banks's bill for £300 to Hayes & Co., is presented for payment; we have no advice from you to pay, shall we do so?'

'Very stupid of Banks!' mutters the manager; but on referring to his account, he finds plenty of funds to meet it; so our careless friend is sent for, to give the necessary cheque and sanction for correcting his oversight. He comes in very hot, makes all kinds of apologies, and then another little missive is sent to the Telegraph Office, addressed to our agents; it contains only the word 'Pay,' accompanied, however, by a private cipher, known only to the 'confidentials' in both establishments, and without which it would not be taken notice of in London. Such a precautionary measure is necessary to prevent fraud, as it would be very easy for any one to send some forged message; and with a confederate in London to receive the money, they might be far enough off before either their absence or the fraud was discovered.

So much for the more public part of a banking establishment. Let us now have a look at some of its more private features; let us enter what is technically known as 'the sweating parlour,' so called because in it some of the refractory clients of the bank meet its generally affable manager, who, with a stony severity of countenance, informs them solemnly of their long standing arrears of loan, which cannot be held over any longer, and must, if not paid up by a certain time, be handed over to the bank's solicitor for the necessary proceedings in the matter. Sometimes honest men are thus 'sweated,' for general laws will bear hard at times on individual cases; but it is not that class which is thus rigorously dealt with; by far the greater portion are those who either strive, with small capital, to drive a larger trade than it warrants, which they have no right to do, or those who will not pay what they might do towards the reduction of their debt.

The board-room is, however, the grand centre around which the whole mechanism of the bank revolves. There, in solemn assembly sit, once a

week, that august body reverently spoken of as 'the directors;' there all the overdrawn accounts are gone over and commented upon; instructions are given for further advance or reduced balances; all the bills on hand, and the character of their acceptors, are regularly examined and criticised; grave deliberations are held as to the best means of investing any surplus funds; and last, but not least, to those immediately concerned, the question of salaries is there gone into, and duly disposed of. Very rarely, indeed, is a joke heard, or a pun perpetrated in this retreat, sacred to business alone; but should such an event ever occur, it is doubtless some piece of dry wit comprehensible only by financiers. The directors never die—that is to say, they never die out. So soon as a vacancy takes place, it is immediately filled, generally by the largest shareholder, if possessed of a reasonable amount of capacity for such a position.

The bank's safe, upon the security of which, both from fire and burglars, so much depends, is worth some notice. The best safes consist of one large stone room enclosing three different compartments. The entrance to the room itself is first by a strong iron gate, behind which stands the door, formed of massive iron plates, and so constructed that, on being pushed open, it rings a bell placed in the bedroom of the manager. Passing through this door, we stand in the first division of the safe, where all the books are kept at night. At the further end of this room is another iron door, stronger than the first, which opens into the compartment containing all the money in the hands of the bank. Around us lie bags of gold, silver, and boxes containing notes, while in the centre stands one of Milner's patent safes, full of bills and other securities, which, in large banks, amount to millions. Every precaution is taken which ingenuity can furnish to protect the property committed to safe keeping; and rarely, indeed, is such a cash-box broken open. One rather troublesome consequence is, that families leaving home send to the banker rather more plate-chests than he can always conveniently accommodate.

ODDITIES IN MUSIC.

THERE may be oddities even in music, as the reader shall forthwith see.

A century or two ago, an enormous amount of time and trouble was expended in making machines which should 'discourse sweet sounds.' It is impossible not to admit that, musically considered, this was a great waste of ingenuity; but it is equally impossible not to admire the ingenuity itself. Take, as an example, M. Vaucanson's *flute-player*, exhibited at Paris rather more than a century ago. This was a figure of a man, about five feet and a half high, seated on a small pedestal. Within the pedestal and the figure was an extremely complicated mass of cranks, wheels, levers, pipes, and bellows. A flute was held by the two hands of the automaton; wind was blown into the instrument through the imitative mouth; the lips modified the passage of the wind; the fingers played upon the holes and keys; and the tones were emitted in proper pitch, order, and duration to form a melody. The flute had a full scale of three octaves. It was a *bona-fide* exhibition; no person was concealed within the apparatus; all the effects were fairly produced by automatic mechanism, in a way that excited as much admiration among scientific men as among musicians. A second example of the same kind was Vaucanson's *pipe and tabour player*. This was a figure dressed as a peasant, which could play no less than twenty dances upon a pipe and tabour. The pipe was a kind of flageolet with three holes, which could be played with one hand; the tabour was a sort of tambourine, struck with a stick. The great skill of Vaucanson was here

shewn in this particular: the pipe having only three finger-holes, the variety of notes to form a tune could only be produced by modifying the force with which the wind was propelled into the instrument—a necessity which entailed great nicety and complexity in the mechanism. A third example was Maillardet's *piano-forte-player*, exhibited about half a century ago. This was a female figure, seated at a pianoforte. By mechanism alone, this figure was able to play eighteen tunes. In one point, the playing differed from ordinary playing: the white keys only were pressed by the fingers; the black keys, for flats and sharps, were worked by foot-pedals. When once wound up, the figure would continue playing for an hour. But the lady's attractions are not yet all summed up. We are told that 'all her movements were elegant, graceful, and almost lifelike; before beginning a tune, she made a gentle inclination with her head to the auditors; her bosom heaved, and her eyes followed the motion of her fingers over the finger-board.' A fourth example was Maelzel's *trumpeter*, constructed by the inventor of the 'metronome,' or time-beating pendulum. The automaton figure was that of an Austrian trumpeter of dragons. On being pressed on the shoulder, it played the Austrian cavalry-march, a march by Weigl, and the various signals for army-maneuvres. The same figure, when differently dressed, became a French trumpeter of the Guard, and played the French cavalry-march, the manœuvre signals, a march by Dussek, and an allegro by Pleyel. The figure was wound up for playing by a key on the hip. The trumpet-tones were said to be very perfect and agreeable.

All the instruments above described derived their oddity from the attempt to imitate the action and movements of living performers. There is another and larger class, however, in which, without this degree of ambition, there is still an endeavour made to produce music by turning a handle. The *barrel-organ*, the street- nuisance against which the editor of the *Times* has been so often called upon to hurl his thunder, is the type of this class. In these organs there is a wooden barrel or cylinder, studded thickly with brass or copper pins ranged in determinate order. As the barrel rotates, the pins lift up certain levers, which open certain pipes for the admission of a current of air. If the pins were not fixed in the barrel in a predetermined order, they would open the pipes indiscriminately, and produce a jargon of sounds; if the pipes were not attuned to the regular series of tones and semitones, the result would be equally discordant; but when the pipes are properly attuned, and the pins inserted in the barrel according to an arrangement depending on the actual tune to be played, then that particular tune can be produced as long as the 'grinder' has patience to turn the handle. By a small adjustment of the mechanism, the same barrel can be made to open the pipes for many different tunes in succession. Now, on this basis several other instruments have been invented, the chief of which was the *Apollonicon*. This once-celebrated instrument was like a church-organ in its general character, and could be played on by keys in the ordinary way; but it had two peculiar additions. In the first place, it had many 'stops' or sets of pipes, to imitate several musical instruments; and, in the next place, it had a barrel which, when kept rotating, rendered the use of the finger-keys unnecessary. There were altogether nineteen hundred pipes, comprising forty-five 'stops' or qualities of tone, and giving all the tones and semitones in a scale of amazing extent. The instrument was five years in building, and cost ten thousand pounds. Thirty or forty years ago, the musical connoisseurs of the metropolis were wont to flock to the organ-building rooms of Messrs Flight and Robson, in St Martin's Lane, to hear a blind

organist draw out the qualities of the instrument as a church-organ, but more especially to hear it play by automatic action such elaborate pieces as the overtures to *Zauberflöte*, *Anacreon*, *Figaro*, and *Der Freischütz*. The Apollonicon was the first and only member of this gigantic class of automatic instruments. It advanced in age; it became rheumatic in its joints and asthmatic in its wind; it disappeared from the public gaze, and being no longer worthy of the space it occupied, its existence was finally extinguished. A much more humble invention, Mr Dawson's *Autophon*, was introduced a few years ago. It is not a musical instrument in itself, but an adjunct to a barrel-organ, by which the organ can be made to play an unlimited number of tunes, instead of a small and definite number. Round holes to represent the notes of a tune are made in card-board—one card to each tune; and when one of these cards is placed within the instrument, and a handle turned, the pipes are made to sound, but only according to the perforations. The principle bears a good deal of resemblance to that of the Jacquard apparatus in some varieties of loom for weaving. The intention of the inventor was, in part, to render barrel-organs more suitable in small chapels, where the expense of a keyed organ could not be borne; but the recent inventions of the seraphine and harmonium have probably superseded it.

Many musical oddities occasionally start up into notice, and die a quiet (or unquiet) death soon afterwards; such as the *piano-violin*, which so amused the visitors to the United States department of the Great Exhibition eight years ago. In this contrivance, which must really have called for a large amount of ingenuity, a lady played the piano, the piano played a violin, and the two together produced such sounds as we never wish to hear again. The musical jury tried hard to praise it, but could not get beyond 'honourable mention.'

One class of contrivances on which inventors have expended a large amount of ingenuity is that which includes *speaking-machines*, allied to music only in so far as concerns the emission of audible sounds. Many years ago, M. Kempelen, of Hungary, constructed an automaton which could speak a few words, or rather, could utter sounds which resembled words. Professor Wheatstone and Professor Willis have since taken up the subject in a scientific form—not as a mere toy, but to ascertain how far the use of artificial mechanism could imitate the action of the larynx, tongue, palate, lips, &c., in producing articulate sounds.

We may now notice two oddities, in which the arithmetical process of 'permutation' is brought into requisition to do that which ordinary mortals believe can only be done by a mental process. The first is not musical, but we advert to it because it will help to illustrate the second. About twelve or fifteen years ago, one Mr Clark startled the world with an announcement that he had invented, under the name of the *Eureka*, a poetry-making machine. This apparatus professed to be nothing less than an automaton Latin versifier. All inspired poets were invited to lighten their labours by merely putting a few words into a box, turning a handle, and grinding out a Latin hexameter ready made. The *Eureka*, as a machine, resembled a small bureau book-case, on the front of which, through an aperture, the lines or verses appeared in succession as they were composed. The interior mechanism was not very clearly described in the public journals at the time; but it appears to have comprised a power of substitution, whereby certain letters or words could be made to supply the places of certain others having the same character in reference to the hexameter and its requirements. The variety of changes was considerable, and the mechanical construction of the lines

ingenious; but the poetry was of course of a very small order.

The second example of these odd contrivances, involving arithmetical substitution, is Mr Van Noorden's curious *Polyharmonicon*—not a musical automaton, nor a speaking-machine, nor a verse-making machine, but a polka-composing apparatus. The Greek language has been very busily searched in devising names for new musical contrivances; but in this case the appellation is rather better than usual; for the invention does really set forth 'many harmonies' or 'many tunes,' as the name seems to import. It is an application of school-boy 'permutation' to young-lady 'polkas.' Every boy with a slate knows that a number of figures can be arranged in many different ways, so as to produce almost endless combinations; every card-player knows that the number of different combinations of cards which may chance to fall to his hand is so great, that the most inveterate whist-player never held exactly the same hand twice, although it is just possible. So much for the *permutation*—now for the *polka*. Most persons familiar with this class of music must have observed that all polka-tunes have the same general type. Each bar contains two crotchets or their equivalents; each two consecutive bars form a phrase; each part or strain of the tune contains four phrases or eight bars; and, all throughout, the accented notes are such as to suit the 'one-two-three-four' of the step. Now, Mr Van Noorden appears to have propounded to himself this question: 'If polka-tunes have the same general constructive character, might we not, by permutation, make the same bar, or the same two bars of music, do duty in many different polka-tunes?' The answer was in the affirmative; and hence the production of the *Polyharmonicon*. Twelve polka-tunes were composed by him, each complete in itself, and each consisting of sixteen bars, in two parts of eight bars each. But although complete in themselves, all the tunes were composed with ulterior relations to each other. The first phrase or couplet of bars of any one tune might be followed by the second phrase of any one of the twelve tunes, without inconsistency in style or general character; the third phrase might, in like manner, be selected from among any one of the twelve tunes; and so on. The result is thus almost endless; for there may be 12 times 12 times 12 &c. varieties of arrangement. Let us endeavour to illustrate this in the simplest possible way—by selecting only two tunes, only four bars or two phrases of each tune, and only the treble part of the harmony, leaving out the bass:



Here, four portions or phrases, which we have lettered A, B, C, D, although belonging to two polka tunes, may equally well serve as the beginnings of four such tunes, by the mode of rearrangement or substitution indicated. If we increase the number of tunes selected, and the number of bars to each tune, the varieties rapidly augment.

The mechanical arrangements for realising the idea are very simple. All the tunes are printed on stiff card-board, two bars or one phrase on each card. Each card has at the top a number and a letter; the number to denote the tune to which it belongs, and the letter to denote the position of the bars in the tune. The music is harmonised into treble and bass, or for a pianoforte or similar instrument. A flat box is provided, with eight cells, each cell filled with twelve varieties of some one letter—A for the beginning of the tunes, H for the endings, and the intermediate letters for the intermediate bars. The 'ringing of the changes' is effected by selecting any one of the twelve cards *ad libitum*, from each cell. The case forms a sort of music-book, when set nearly upright. There is a *da capo* at the end of each tune, denoting that the first strain is to be repeated; and thus, although there are only sixteen bars printed, the tune consists virtually of twenty-four. The tunes all begin in the key of G (one sharp), then modulate into D (two sharps) at the second strain, and then return to the original key after the *da capo*. The principle once admitted, it may be presented in various forms to suit different tastes. For instance—some of the sets, at a cheaper rate, contain only eight cards in each cell, instead of twelve; some are harmonised for four hands, or two players on one pianoforte; and in some sets the tunes composed are waltzes instead of polkas. Now comes the question, *Cui bono?*—what is the use of all this? If Mr Van Noorden advertised his polyharmonic as a great discovery, an important aid to musical science, a little strict criticism might be needed; but he modestly designates his patented or copyright invention a 'Musical Game'; and, as such, it merits the notice, not only of the children for whom it is intended, but of 'children of larger growth.' There is something instructive in it concerning the melody of successive tones, and the harmony of simultaneous tones; there is something in it curiously illustrative of what may be called the mechanical construction of dance-music, in which *rhythm* is a more important element than melody; and, though the 'many thousands' of polka tunes may not be very brilliant, they are ingenious, and sufficient for the end in view—to set the feet going.

MY BORE.

If one could ever have obtained of the subject of this paper what architects call a 'front elevation,' he would have been a tall man; but he stooped so that he never presented more than a foreshortened view of himself, and consequently always looking much shorter than he really was, had often the injustice done him of being called 'a little old man.' He was very slight and thin, and had a way of keeping his elbows close into his sides, which made him appear additionally narrow, and suggested the idea of his arms branching from his ribs rather than his shoulders. His head was sunk in such a manner that his hat rested on the neck of his coat, and his ears on his shirt collars. His coat was olive-green, wearing to a lighter hue about the seams, with flap-pockets on the hips, and two little closely-connected buttons high up in the back between the shoulder-blades, defining what the tailor who designed the garment regarded as its waist. His long thin fingers manifested themselves straggling out in a star-fish sort of way, and perpetually cased in thick woollen gloves, rounded

at the ends. He wore close-fitting black trousers, and whitish-brown gaiters, which came half-way down over boots so large in size and bossy in divers places as to put beyond question that he suffered from corns. He carried an old and heavy silk umbrella, much torn and fretted by use, and with the whalebone skeleton often rising to the surface in a ghostly manner. He was bald, with a forehead so smoothly sallow, it might have been made of yellow deal, highly varnished. His bushy white eyebrows, springing upwards, made together a sort of Gothic arch over his glassy pale-blue eyes, and prolonged, projecting, pear-shaped nose. His complexion was pale and faded, with a purple ingrain appearing here and there, especially about the nose, the cheekbones, and the chin. He wore heavy spectacles, with silver or plated metal frames; and, in addition to these, when reading or writing, used tortoise-shell framed double eye-glasses, the combination imparting a certain barbaric pomp to his nose, which was singularly striking. He spoke in a measured, dry, bit-by-bit sort of way, as though each word had to be rasped like a French roll before it was brought out. He never hurried his speech, but always coolly went on, detaching sentence after sentence, with many pauses, to see that his words had thoroughly entered into you, as though he were dropping stones into a well, and waited till he heard one had reached the bottom before he sent another after it. But yet in his dry, chippy style he was civil, and even old-gentlemanly; and though, if you saw him slowly sliding about the streets, you would deem him decidedly eccentric in effect, you would none the less hasten to acknowledge that he was unquestionably respectable. And he was so—a peculiarity essential, as Sir Walter Scott remarked, to all bores; for otherwise they would have no influence over you to admit of their assuming the character.

In my case, the bore had an additional *purchase*. 'Sir,' he would say, with a certain offended tone mingling with the discordant notes of his grating voice, slightly drawing himself out of his semi-circular curve into a nearer approach to a straight line, and spreading out his sprawling fingers in their woollen casing, about two feet six inches from the ground—'Sir—my dear sir—I knew your father when he was so high.'

It was his only special claim—his sole argument—and it was adduced with so convinced an air of its sufficiency, that it really almost was convincing; the privilege of having known my deceased parent when he was just two feet six inches in height seemed to be adequate authority for pursuing me through life. And I had yielded to this claim; I had acquiesced in its adequacy—made liberal outlay on the strength of it; and the man who had known my father when he was 'so high' steadily availed himself of my weakness.

Knocks at doors are to the ear what handwriting is to the eyes. His was recognisable at once. It was not the single bang of the parcel, nor the double of the postman, nor the treble of the friend, nor the long addition sum, the appoggiatura-ed fantasia of the footman; but a compound of these, with something of the measured accents of the man, and much of the doubt, and discomfort, and mystery attaching to his mission. Admittance gained, there was always much scuttering on the door-mat, as he assiduously wiped his boots. He always appeared to contemplate a prolonged visit. I could hear his sharp dry cough, as he cleared his voice to prepare himself, as it seemed, lest argument or expostulation should be required of him. If I was in, but engaged, he would take a seat, and wait; if I was out, he would take a seat, and wait; if I could not see him, if I could not possibly see him; if I did not know when I should be disengaged;

if I was out, and it was quite uncertain when I should be in; if I was not expected home for hours—it was all the same to him, he would take a seat, and wait. I have often thought slightly of Patience on a monument smiling at Grief, in comparison with 'my bore' taking a seat and waiting on my hall-chair.

But it was not only pecuniary help he claimed; he wanted time also; he wanted conversation, discussion—to narrate to me a whole history. For hour after hour he would go on drawing out his sharp, curt, macadamised sentences. Of course, he had a grievance—we all have grievances; but my bore was just the man to have a grievance which was his own, his life, bone of his bone; and if you knew and accepted him, you knew and accepted it, for they were inseparable. He had it always with him, to air and ventilate, and produce and demonstrate. When he had obtained me all to himself, his prisoner for hours—when he had got me before him a compulsory listener, and had securely planted himself between me and the door, then to produce the grievance wholly, to look at it from all sorts of points of view, to analyse it in every way, to subject it to an endless variety of tests, to put this in the crucible, and that in the scales, to break it up into innumerable little pieces, and then put it together again deliberately after the manner of a puzzle—all this to him was enjoyment, no matter what it was to me. He glowed with excitement as he went on showering about his sharp chips of words like so many hail-stones, and waving about from the elbow his thin tight arms and their woollen star-fish terminations; and when the listener was nearly prostrate from exhaustion, he would wake him up with a more than ordinarily cruel lash—an application for money!

I make no scruple of avowing that I never clearly understood the grievance. The reader will perhaps the more readily pardon my dulness in this particular when I state that it was in some way founded upon, or connected with, a Chancery suit—a wonderful Chancery suit, which had been going on no one knew how long, and in which the hopes, and fears, and fortunes of I am afraid to say how many people were in some way centered and bound up.

His name was Bunker—James Bunker, and he had been a wine-merchant in Pall Mall. He was not a wine-merchant now, and he lived over an oil-and-pickle shop in Fetter Lane. At what time he relinquished business I am unable to state. For years he had been a bore, living over the pickle-shop. He had bored my father for a long course of years, and on his decease, he had affectionately transferred his interest to me, and bored me with a persistence which did credit to his strength of mind. I was quite prepared to believe that at my demise my little ones would be honoured with equally punctual attentions, and that he would be in fact a sort of heir-loom bore handed down from sire to son through several generations of my family; for though there were certain symptoms of age about him, these were not in any way to be confounded with decay.

The link which bound him to the great suit of *Joss versus Gargle* was never, to my mind, clear in its drawing; but it was evident that through it there was a chance of benefit of some sort eventually accruing to him. Who *Joss* was, or who *Gargle* was, or why, for a long course of years, they were made to appear in such endless antagonism, I cannot tell. My belief is, that they were both dead long before the period of which I am writing; so it avails not to count them as firm places upon which to take a stand and survey the slough around. We must probe about as with an *Alpenstock* for where may be secure footing, and where may be hidden *crevasses*. It is undoubted that there was a 'fund in court.' I suppose there never was a Chancery suit without one; and it was of

course for some slice of this the whole parties to the suit were striving, like school-boys round a cake. There was an estate called the *Calm Retreat*, in the island of St Kitts, which was always being valued and re-valued, and about the worth of which the most fluctuating opinions were entertained. There was also a certain large sum of money which had been, or ought to have been, paid by the commissioners for the abolition of the slave-trade, in the way of compensation for the manumission of the slaves on the estate. There was a testator, and, his trustees and executors, some of whom would act, and some would not. There were numberless charges upon the estate, and a fierce struggle among the mortgagees as to who held the first and who the last incumbrances. There were trustees, also, of the testator's marriage-settlement, charged to pay an annuity to his widow; and intrusted with separate provisions for the behoof of the children of the marriage, who were thus brought in and made parties. Then, the widow had married the overseer of the estate, and so the suit was recruited by more trustees and a fresh family. Then a doubt had arisen as to the formality of the testator's marriage, and all his next of kin came in as claimants. Next, the consignees of the produce of the estate started some extraordinary demand to be regarded as partners of the testator, and part-owners of the *Calm Retreat*. Some one had gone mad, and committees of the lunatic had to be appointed, and accounts taken of his revenues and properties. Some one else had gone bankrupt, and this had added a fine shoal of fresh parties to the suit. There were a variety of assignees, and trustees, and creditors of all kinds, secured and unsecured, speciality and simple contract. Then there was an army of infants, who appeared by their next friends, and whose interests the court pertinaciously protected. Then the infants grew up, the males rushing into debts, and adding more claimants upon the fund; and the females marrying, and annexing husbands and trustees, and in due time more infants and next friends. There was some one always paying large sums of money for premiums on policies of insurance on the life of some one else, and great dilemma as to where the money was to be got to pay these premiums, and great doubt as to whether any one was really entitled to receive the amount of the policies when the assured's life dropped. Of course, some of the parties to the suit had been committed for contempt, and it was supposed that a few had died in the King's Bench prison, unable to purge themselves of their sins in that respect. Some of the parties had disappeared altogether, and though they were advertised for, and all sorts of officers of the court sent in search of them, still they never turned up, and it was conjectured that they were hiding away in different far quarters of the globe, expressly to be out of the reach of *Joss versus Gargle*. Then everything had to be doubted and proved, and everybody questioned and derided the claim of everybody else. There were doubts about births, about marriages, about deaths. Each term produced a fresh crop of evidence, and a new harvest of difficulties, for, to do it justice, it was not a standing-still suit; it was of busy, active habits; only the longer it lived, and the further it went on, the more it seemed to be going utterly out of the way of any practicable termination. It had outlived I do not know how many chancellors. The original bill was generally believed to bear date very early in the present century. The shuttlecock was first struck by the then Master of the Rolls, and had since then been most creditably kept up by his successors and by the chancellors for the time being. It was heard and re-heard, argued and argued again; it was now referred to this Master, now to that, then to the other; evidence was required, and affidavits were

made, and witnesses were examined upon interrogatories, and commissions to take evidence in all parts of the civilised globe were issued. Then states of facts were brought in to the Master's office, pursued by counter-states of facts, and accounts were taken and schedules sworn to, and every document had to be draft-copied, and fair-copied, and office-copied, and every party to the suit had to be served formally with a copy of everything, and a nice hunt after the different parties that led to. Then the Master made his report, and the cause came on for 'further directions,' and the report had to be referred back again to the Master for amendment, and as he had died during the then recent long vacation, the whole thing had to be gone into afresh before his successor, who took a new and entirely different view of it, and a nice compound dilemma that occasioned. It spoke highly for the vitality of the suit, and the activity of the lawyers engaged in it, that Joss and Gargle was always 'in the paper,' as they termed it—now for hearing, now for further directions, now for judgment, now on appeal, now for re-hearing, now on petition. Everybody seemed to have 'liberty to apply,' of which they frequently availed themselves, and 'went to the court' on the lightest provocation. It was before Masters of the Rolls A, B, and C; Lords-chancellor D, E, and F had each bestowed many days of their judicial career upon it, and it had once even victimised those lordships who had been on a certain occasion appointed Commissioners of the Great Seal. There had been a pitched battle fought in the House of Lords, and more than one desperate encounter before the Lords of the Privy Council; while innumerable skirmishes had been carried on before Masters in Lunacy, Commissioners of Bankruptcy, and Masters in Chancery. 'Joss and Gargle' was, in fact, a by-word and a joke throughout Lincoln's Inn, Westminster, and Chancery Lane. It was certainly a wonderful suit. I have only hinted at the heads of it—just indicated a few dry spots appearing in that sea of obscurity—in order that the reader may be able to appreciate, in some very slight degree, Mr Bunker's grievance.

It was this 'Joss and Gargle' that Bunker was perpetually developing, as a juggler at a fair produces an endless tube from his mouth, and then winding-up his performances something like a juggler also, by requesting a loan of specie from his audience for the further carrying out of his conjurations. Does the reader wonder longer that it was a throe to me to hear Bunker's knock at the door? Since that, and his wiping his boots on the mat, his creaking, dry cough, and his taking a seat and waiting in my hall, were but the preludes to acute mental tension on my part, terminating in severe and repeated pecuniary loss.

'How do you do, my dear sir? How do you do? But need I ask? You are looking charmingly; you are growing stout, I think, like your dear father; not so fine a man, perhaps, altogether; you'll excuse the liberty. I knew him intimately, poor soul—poor soul, when he was only so high! A good creature, sir—a kind man; he could never shut his ears to the cry of distress; an open heart, sir, and an open pocket!'

'Too open, perhaps, Mr Bunker.'

'Perhaps so, sir, perhaps so—my remark to him a hundred times. He was only too generous—too liberal. Forgive this tear, sir—a worthy tribute to so worthy a man.' (Of this tear, I should mention that I never obtained any more than hearsay evidence; I never saw it.) 'My poor, kind, generous friend! You grow strangely like him; you do indeed—just what he was at your age.'

'Well—well, Mr Bunker.'

'Precisely—precisely; how like your father's

assumed irritability! To business, you would say? Quite so—to business.'

'Really, Mr Bunker, I have no time'—

'Not two minutes, my dear sir; I will not detain you two minutes. I'll sit here, thank you; this chair will do very well indeed. No, not nearer the fire; by no means.'

'The fact is—an appointment'—

'Pray, pardon me. I have, I think, before mentioned to you the Chancery proceedings in which I am interested. Dear me, how like your frown is to your father's! Well, Joss and Gargle is again in the Chancellor's list! There is a petition on behalf of the infant Bowker Joss, the third child of the lunatic'—

'A most particular engagement'—

'Whose claim on the fund in court really bears a remarkable analogy to my own. Now, if this be decided—as I think it will—in favour of the petitioner'—

'Mr Bunker, I really cannot, at the present moment'—

'Quite so. I am sure, however, a little reflection will make this analogy quite clear to you.'

'I don't mean'—

'No, no. You would not be so precipitate, I know; but the fact is, I have a letter here—now, this is very remarkable—a letter in the testator's own handwriting—do you follow me?—own handwriting, which really throws an extraordinary light upon this part of the case. You will agree with me, I am sure'—

'It's quite impossible'—

'Oh, I feel satisfied you will, when you have seen the letter. Let me see. I brought it with me, somewhere. In my right-side pocket? No. My left? No. Where can it be? Ah! my pocket-book? No! My hat, then? Quite right: it is in my hat.'

A letter is produced—a yellow crumpled document—very closely written, and three sides covered. Agony! Is he going to read it? He is searching for his tortoise-shell glasses: they also are forthcoming after a prolonged quest. He is slowly wiping them with an old yellow silk handkerchief. Deliberately he fixes them on the bridge of his nose, in close contiguity to his silver spectacles. It is not to be borne.

'Mr Bunker, I must beg'—

'One moment. *This* is the letter. Now, the testator says here— You will find this really very remarkable, very remarkable indeed. He is speaking of the *Calm Retreat* estate at the very time when the question as to the title of the consignees of the produce'—

'I must insist'—

'It will not occupy two minutes. Well, well; you would rather not? not now, perhaps. I will leave the letter with you, then, to read at your leisure; I assure you it will repay perusal. You'll find it singularly full of interest—full of interest; and I'll call for it—when shall we say? Shall it be to-morrow? Not to-morrow? Well, the next day. Let me see—that will be Wednesday. Quite so. Wednesday, at one? At one be it.'

'Good-morning, Mr Bunker.'

'One word more. You'll pardon me, I'm sure you will. Ah! my dear sir, how many obligations I am under to your family and to you, sir. May I venture to ask— I'll write an acknowledgment—most certainly I will. Five pounds? Let me make it five pounds? No? Ah, my dear sir, your good, kind father would not have refused me. No, sir, he never would. He was a very good friend to me, sir. I knew him when he was so high.'

'Mr Bunker, I can not—I will not'—

'Two ten, then; say two ten; let me write two ten? No? Ah, there is less kindness in the world than there used to be! Thirty shillings? For the

sake of the past—you will not refuse me—a sovereign? fifteen shillings? ten—ten-and-six? Thank you, thank you; you overwhelm me. Bless you, bless you, my very dear sir. How like your father—how singularly like; the same free, open hand! Thank you. Here is the acknowledgment. Be careful not to blot it: I think it's wet. Good-morning—good-morning. Wednesday, one o'clock; you'll read the letter of the testator? and I'll take care to let you know when Joss and Gargle will come on. Thank you, my dear sir. I knew your father, sir'—

I slammed the door, shutting out Bunker, Joss and Gargle, and, alas! my ten-and-sixpence. But Bunker was a man of his word. If he said that he would come again on Wednesday, why, on Wednesday he would come, bringing with him, of course, his grievance, and departing, of course, with another ten-and-sixpence. It was insufferable. Something must be done to put an end to this continual dunning.

'Mary, I am never at home to Mr Bunker. You understand me? On no pretence is he to be allowed to enter the house, much less ever again to take a seat and wait on my hall-chair.'

Mary was a faithful domestic, and in every way competent to fill the post of door-ward to which she was thus elevated. I was prepared for her strength of mind and adroitness parrying the persistent attacks even of Bunker: I think she approved of the duty intrusted to her. Already I had overheard her deliver herself of opinions unfavourable to the general conduct of Bunker; she had classed him as 'one of them beggar-people.'

I relied, then, upon Mary's undertaking always to interpose the street-door between me and my bore. I tried not to shiver or to listen when I heard a certain knock. I used great precautions in going out and returning, looked anxiously around to ascertain that the dreaded olive-green coat, the over-large hat, and the frayed umbrella lurked not in waiting about my dwelling for my overthrow. No man took greater precautions to avoid the officers of the sheriff than I did to evade the attack of Bunker.

Mary grew triumphant. She was prone to report the number of her victories.

'He called again to-day, sir.' 'He's been trying it on again, sir.' 'He said it was a life-and-death matter to-day, sir.' 'Here again, but it wasn't a bit of use.' 'He got his foot in this morning—tried to stop the door being shut. Didn't I give him a wrench neither! Only a little one!' 'I speaks to him now from the airy, sir; so he ain't got a chance now.'

'Thank you, Mary. You needn't trouble yourself to tell me anything more about him. Whether he comes or not, please not to mention him to me. I would rather forget him altogether.'

I did not forget him, though; and, what was worse, I positively missed him. To encounter Bunker and his grievance, and be plundered by him, had become a habit—something to be almost daily looked for and undergone, like one's shaving or cold bath. Sometimes—such is the weakness of our nature—I almost longed to be able to meet Bunker once again; just as the most respectable and pacific man would sometimes give anything to have a fight with anybody, by way of exercising his muscles and waking up his dormant combativeness. I was a little ashamed, too, that I had had to call in feminine aid to defeat Bunker, and that Mary had been able to succeed where I had so repeatedly and egregiously failed. I lamented that I was unable to say, 'Alone I did it.' It would have been a real glory to me to have been able to apply such a balm to my damaged self-respect, to have paid so handsome a tribute to my strength of character as the words, 'I met Bunker face to face, man to man; we fought, and I slew him.'

Months passed, and I neither heard of nor saw Bunker. Mary had prevailed. I was relieved of my bore; still there was a weight upon my heart—there was a void in my life. I was at breakfast. I remember I was fracturing the top of my second egg. Mine is a quiet street. The vivid notes of the drum and fife of a Punch-and-Judy entertainment struck upon my ear. Such music has always an irresistible charm for me. I rose from my chair; I went to the window. I saw the Punch-and-Judy man making signals of distress to various first floors. I saw more. There was the figure of a man seated upon my door-step. He wore an olive-green coat, an over-large hat, woollen gloves, and white-brown gaiters; more—tucked under his arm was a frayed brown silk umbrella. I could not be mistaken: it was Bunker!

An uncontrollable desire swayed me, possessed me wholly; I would have it out with him. I dashed on my hat, and in an instant stood on the door-step. Like other great captains, I thought it best to throw away the scabbard. *I shut the street-door after me.* Slowly and astonished, Bunker arose—delight, hope, amazement, struggled for possession of his features, and over all there was an air of triumph, of confidence, that dashed me a good deal. His arms began waving in circles, of which his hips were the centre.

'Ah, my dear sir—my very dear sir, this is indeed a pleasure. How singularly you resemble your father this morning!'

I winced.

'I have communications of great importance to make to you; much for you to hear, much for you to read, touching the great suit of Joss and Gargle.'

I trembled.

'Sir, it was my delightful privilege to know your father when he was only so high. Sir'—

I ran away. I pushed aside Bunker, leaped down the steps, and dashed madly up the street. I had not outlived the spell. 'The power of my bore still prevailed over me. I had overestimated my strength. An omnibus was passing along the crowded thoroughfare upon which my street debouches; I hailed it. I hardly waited for its stopping; I clambered up the inconvenient staircase in its rear, and severely contusing my knees, gained an insecure seat upon the knife-board. 'Saved! saved!' I cried, after the manner of a heroine in a melodrama. And my bore?

Omnibuses take circuitous routes; they can be often overtaken by one who knows how to thread narrow streets and cut-off corners. In five minutes, another passenger hailed the omnibus, but got inside. I had just time to see that he had on an olive-green coat, and carried a frayed umbrella. My anguish passed all bounds. It was like sitting on an oven, to be riding on the knife-board of that omnibus, with my bore inside. I crept to the end—I paid the conductor. 'Don't stop,' I said; 'I can get down without.'

'Serene!' was the strange yet sole reply of the conductor.

I got down—perhaps I should say I fell down. No matter; I was soon on my legs again—the omnibus swinging on a long way in the distance. Racing, I hoped and prayed. I jumped into a cab—it was a four-wheeler.

'Drive on—anywhere—as fast as you can!'

The cabman grinned and winked violently. I have never arrived at the meaning of those actions on his part. He lashed his horse; the horse coughed painfully, and then started off with a spasmodic speed impossible to be maintained. In two minutes, it collapsed into a consumptive sort of amble. There was the noise of wheels behind, so I put out my head, only to become agonisingly conscious of a furious Hansom in full pursuit, and inside—Bunker!

'Let me out!'

We halted just in front of a small coffee-shop. I can now remember that we had somehow reached the Waterloo Road. I entered the coffee-shop; there were but few people in it. I rushed to the furthest compartment, and there began to peruse a tea-stained copy of the *Globe* newspaper, three days old. I read furiously.

'Ah, my dear sir—my very dear sir.'

Bunker was before me!

'Spare me!' I proposed to myself to cry out, but the words tumbled into quite incoherent sounds. I put down the newspaper; I endeavoured to collect myself, to summon all my energies, and endure my cruel fate with decency.

'I have sought you long and earnestly.'

I knew it.

'For weeks and weeks.'

I quite believed it.

'The great suit of *Joss versus Gargle*'—

I groaned. He had commenced with the old prelude.

'The great suit of *Joss versus Gargle* is wound up—finished. The fund in court has been divided—share and share alike—my claim has been allowed. I've got my money. I owe you and yours, my dear sir, an inappreciable debt of gratitude. More—I owe you this: take it, sir—take it. Thank the new Chancery reforms. Send back acknowledgments at your leisure. Bless you, sir, bless you. Good-morning—good-morning. I knew your father when he was only so high.'

And he was gone.

'Bless you, Bunker!' I cried madly after him, but he had passed out of hearing.

I turned to look at what he had thrust into my hand. It was a jumble of notes and gold, silver and copper, and all genuine money. It was not a dream. I was for a long time too dizzy and confused altogether to attempt anything like an addition sum. After a cup of coffee and a muffin, I felt a little more equal to the task.

Bunker had repaid me the sum of four hundred and seventy-seven pounds, twelve shillings, and three-pence three farthings!

For weeks I had been evading a debtor; I had been keeping money out of the house.

I have never had—I fear I never shall have such another bore; and I have never seen Bunker since.

SYDNEY AND ITS SUBURBS.

IN TWO CHAPTERS.—CHAPTER II.

Ur silent Pitt Street South, with weather-board cottages, to which there seems no means of ingress, perched upon its rocky sides; past a couple of handsome chapels, a vast number of shabby houses, and a School of Arts, into Pitt Street North—the London Haymarket and Regent Street combined, degraded, and looked at through the wrong end of the telescope. Even with these qualifications, I fear the comparison is too flattering. Drapers', tailors', jewellers', photographers' establishments, a theatre, and oyster-rooms, a bevy of bucks and belles by day, and a swarm of rather riotous gentry of both sexes by night, constitute the only points of resemblance. As we go, we may as well drop into an auctioneer's or two. Here, as at home, the hook-nosed children of Israel gather vulture-like at a sale; but the auction plays a far more important part in Sydney than in London. Wholesale trade is carried on almost entirely by its means. Cargo after cargo is scattered by the downfall of the hammer. It is amusing to read the auctioneers' advertisements:

pianos and pickles, books and blacking, grindstones and 'gray domestics,' are jumbled in one laughter-moving medley. When I first saw the last item advertised—not being up, as counter-jumpers say, in 'the drapery'—I was horror-struck; I thought that some heartless squatter was about to dispose of his worn-out black fellows.

When I arrived in Sydney, the *Morning Herald* had its local habitation in Lower George Street, in an office as dingy, as dusty, and as finger-rubbed as its namesake's in Shoe Lane. Now it has that noble pile of white-stone building at the corner of Hunter Street for its home—handsomer outside than the *Morning Post* office, and more capacious and convenient than the whole of Printing House Square. A profitable property is the *Herald*. The net annual gain of the present proprietor, who bought out his late partner for £70,000, is said to be £20,000. He owns a handsome town-house and an elegant country villa. He pays an editor, a junior editor, a sub-editor, and a numerous staff of reporters, *Times* salaries. £1000 is said to be his weekly office expenses. The paper has no less than four paid correspondents in London. It may be seen, therefore, that southern journalism is as go-ahead as any other branch of southern enterprise.

In Upper Hunter Street, the houses have a look of what Mr Thackeray calls 'dowagerism.' Verandahed, balconied, and dilapidated, they speak of the elder days of the colony.

That block of buildings, with the Cyclops-eye-like clock in its brow, is the Government Emigrant Barracks. Here emigrant servant-girls are housed till hired. Those sent out, for the most part, have never been beneath a decent roof until they take their first colonial place. Here they stay until their mistresses have taught them to be comparatively useful, and then decamp in search of higher wages. Some of their reasons for leaving are ludicrously droll. I knew one who threw up a most comfortable place because 'missus warn't sufficient femelier' with her. The airs that these young ladies give themselves at the various labour agencies to which they resort for fresh engagements are almost incredibly absurd. Feathered and crinolineed in the most extravagant style, they speak with contemptuous condescension to the more plainly-dressed gentlewomen who require their services. It is really not a farce-writer's joke, but a simple colonial fact, that Sydney servants not unfrequently refuse to engage with Sydney mistresses unless the latter can get good characters from their last handmaidens. In Sydney, emphatically, the servant-girl is the 'greatest plague in life.' She comes out, not to work, but wed. The high wages she gets she spends in eclipsing her employer's toilet, and makes the humbled lady drudge almost as much as if she had not obtained a help; whilst the impertinence the minx lavishes upon her, far more than compensates for the trifling aid she does receive. Colonial servants may be concisely characterised as lodgers that you pay to board with and abuse you.

Turning the corner by the church, we come out upon the Race-course, or Hyde Park, a grassy oblong, intersected by a road, and traversed by a tree-shaded path. Here, by day, cricket-balls are ever whizzing about your ears, like shells at a bombardment—for the name of the Sydney cricket-clubs is legion, and

capitally they play the noble game—and by night, especially on Sunday night, hosts of the disreputable of both sexes in the city through the avenue.

Beyond, Woolloomooloo, or Wala Mala, the Place of Tombs—once a black fellows' burial-place, now a camp of lodging-houses—sweeps from the Surrey Hills to the harbour an avalanche of brick and mortar pill-boxes. You see a 'Furnished or Unfurnished Apartments' card in every second window. Clerks, fleas, landladies, and mosquitoes constitute the population. Two windmills crown the height above the valley on one side; gloomy Darlinghurst Jail, built of stones, each notched with a convict's initials, tops it on the other. Between them, a tree-shaded, serpentine, red road leads to the South Head, a favourite resort of holiday-making southern Cockneys. Hither, on leisure days, sacred and secular, they flock on horseback and on foot, in 'bus and cab, gig, carriage, cart; to ascend the light-house, thence to watch the Pacific speckled with far-off sails like gulls' wings, to play quoits, to ramble in the scrub, and to patronise very extensively the pair of hosteries. The South Head road on a holiday night reminds us Londoners of the return from the Derby—only in its boisterousness, however; we cannot match its beauty. Bay after bay, foliage-fringed to its cream-white shore, shimmers back the moonlight on the one hand; on the other, there is the fragrant, whispering, mysterious bush, and now and then, the lulling sound of falling waters. The telegraph poles that zigzag about the road, like lanky, pale, pinched ghosts, are the only ugly things you see. I am not speaking of persons however. Leaving the returning revellers out of the question, there is Ricketty Dick, a grotesque and grinning black fellow, who lives, Diogenes-like, in a tub close by Rose Bay, and with outstretched ape-like paw levies contributions from all passers-by. Dick is the only surviving member of the Botany Bay tribe. Some recently arrived evangelists, whose zeal surpassed their knowledge, got up a society for the christianisation of the blacks. Four missionaries were appointed for the recovery of this tribe; but, alas! Dick was the only one they could find to operate upon. He was rather astonished to see the quaternion come to a halt before his kennel, but, I believe, proved himself, *pro tem*, a very ready convert, professing his willingness to be any religion they liked, if they would only stand a 'ball' of rum.

But we must turn down Macquarie Street, the Sydney Westminster. A colonial satirist has said that everything in New South Wales has been called after Governor Macquarie except its bug, and therefore proposes to dub it *Cimex Macquariensis*. Here are the government offices; here, too, are the chambers of the Legislative Council and Assembly—the one an iron edifice of bastard Gothic; the other, a white-washed cross between a barracks and a workhouse. The M. L. C.s are the colonial 'Lords'—the 'Botany Bay barons,' to whom Mr Wentworth proposed to give substantial titles. The Upper House, however, being principally composed of those who have no chance of getting into the Lower, is now generally known by the irreverent name of 'The Refuge for the Destitute.' Amongst the M. L. A.s—or M. P.s, as they delight in calling themselves—there are a few men of more than average talent; but the general tone of their proceedings strikes a stranger as a very comical parody of parliament. In this street, also, are the Infirmary and the Mint.

There, where you see the sentry, is the gate of the Inner Domain, the 'pleasure' of Government House. The flag floating above it shews that His Excellency is at home. The late governor patronised buffaloes; the present has red-deer for the tenants of his grounds. Both have proved rather disagreeable customers. The former routed a volunteer regiment

that Sir Charles Fitzroy, its colonel, was reviewing; the latter are in the habit of goring every now and then Sir William Denison himself.

We, by these gates, over which the green statue of Sir Richard Bourke keeps guard, will enter the Outer Domain, a roughly kept park of great and varied beauty. Grove and lawn, rock, avenue, and thicket, fringed with the bright-blue sea, by which grottoed walks wind in staircases of stone, make the Domain a very pleasant strolling-place. Woolloomooloo Bay bounds it upon one side. Here floats an old hulk—a bathing-house for those who choose to undress under cover, and swim without fear of sharks. A little further on, at a point called the Fig-tree, less pecunious bathers defy, in unpalisaded water, the saw-mouthed monsters of the deep. Garden Island lies darkly green beyond. The heights above the Fig-tree and Lady Macquarie's Chair command the harbour, and are therefore densely thronged upon regatta-days—frequent days with the Sydneysites; for what with anniversary-days, Queen's birthdays, English, Scotch, and Irish saints' days, and the ordinary home holidays, they manage to secure a glorious amount of *dies non*, all of which are celebrated by some sort of marine matches. Great people for picnics are the sons and daughters of Sydney, also. Whenever for a brief while panting business slumbers, the harbour's shores are dotted everywhere with fowl-devouring, wine-bibbing, waltzing merry-makers.

A dwarf avenue leads from the Domain into the Botanic Gardens. They are most tastefully laid out on a slope inclining to the water, with turf-plots, rustic chairs, and seats cut out of the rock. Within ten minutes, you may see the 'feathery' palm, the sugar-cane, the tea and coffee plants, great ferns projecting from the walls like huge stags' antlers in some old baronial hall, prickly cactuses, three times your height, bursting out in a rush of light-red blossom, the aloe, the banana, the glossy foliage of the fig, the chestnut-like leaf of the loquat, the plumelike tuft of the tall pampas-grass, the bamboo creaking in each passing breeze—its undeveloped canes looking like heads of Brobdiagnian asparagus—the graceful pyramid of the Norfolk Island pine, the ruddy clusters of the West Indian coral-tree, the native pear, with its fruit about as eatable as a deal-board—fully justifying its learned name, the *Xylomelon pyriforme*—lilies as big as laburnums, the gray-green olive, the silvery poplar, the dear old English oak, and many more trees, and shrubs, and flowers, familiar and foreign, beyond my skill to enumerate. The botanical and popular appellations are painted on a board beneath almost every specimen; and in one part of the gardens there is a regular arrangement of plants according to the Natural System—a most valuable aid to the tyro-Lindley, for whose benefit, also, the director delivers lectures. Just before you come to it, you pass an obelisk islanded in a little pond, and overarched with tall, sad, drooping willows. It is thus inscribed: 'Erected to the Memory of ALLAN CUNNINGHAM, Botanist, 1844.' He lost his life in an exploring expedition. At high tide, the limpid waters of Farm Cove wash the gardens' miniature 'sea-wall.' At low tide, you can amuse yourself by watching the movements of a peculiar kind of crab. Like thousands of pale, locomotive plums, they traverse the wet, shimmering, salinely fragrant sands. At all times, you can see proud vessels gliding by, their snowy sails brightly embossed upon the distant, dusky foliage.

These gardens, I have noticed, are the favourite morning lounge of disconsolate new-comers. Here, prone, supine, or huddled into a heap upon the benches, they watch the flitting flocks of dainty little diamond sparrows with lack-lustre eyes, and

muse mournfully of home. Hither, in the afternoon, especially on the days when the garrison band plays, the belles of Sydney 'spectatum veniunt, veniunt spectantur ut ipsæ' by the crowds of puppies, who, disregarding the painted prohibition at the entrance, then also saunter into the gardens. Hither, on flower-show days, the whole fashionable world of Sydney musters in strongest force.

Let us retrace our steps, and turn into Bent Street. That pinky-brown building of indefinite order of architecture which curves round the corner is the Subscription Library; that tall white one with green verandas and balconies, some way further down, is the Australian Club, the southern 'Carlton.' In and about it squatters lounge lazily, stare haughtily, drink copiously, and expectorate amazingly.

We descend into Hunter Street once more. It is worth while to accept the invitation of that smirkingly civil, hands-with-'invisible-soap'-washing Prussian barber to enter his shop to be shampooed, for the sake of a chat with his comical little assistant, a recent importation from the Salt Lake. Ask him his present opinion of the Mormons, and he informs you that 'Mormons is verdammt beasts—dey has too much wife.' George Street, which we have reached again, is separated by a stony waste, dignified with the name of Winyard Square, and sundry dingy parallel streets, intersected by rough sloping ones, from Darling Harbour, the port for steamers and coasters. In the square, we find two more clubs, the Union and the German. We have plenty of clubs, you see, but unfortunately we don't possess a colonial Thackeray. Low public, shabby printing-offices, a minor theatre, and sundry synagogues, are the most prominent buildings of the intervening streets. The shore is fringed with gas-works, coal-yards, and slaughter-houses—emitting doleful groans and direr stench—and swarms with a small-fry of ragged *amphibia*. The Sydney children of the street take to the water as naturally as ducklings. You see them everywhere fishing or floundering in the harbour, rowing about in some crazy old tub of a boat that they have managed to get hold of, or crawling in and out of the slimy piles of the jetties like slightly magnified crabs. From the wharfs in this part of the town start the magnificent Melbourne boats, as fine as any afloat. Steamers to Moreton Bay, the Hunter River, Wollongong, Kiama, and Tasmania, also depart hence; and there is a perfect shoal of what a Londoner would call 'river-boats' for Parramatta, Cremorne, Manly Beach, and Watson's Bay—holiday-making places within Port Jackson. On special occasions, a boat conveys those who are willing to brave sea-sickness, by venturing outside the Heads, to Botany, where pretty tea-gardens and a wild-beast show compensate them for their nausea. Tiny steam ferry-boats splutter across every ten minutes or so to rocky Pyrmont, famed for its patent slip, and picturesque Balmain—a graceful chaos of wood and crag—still more famous for its dry dock, a marvel of engineering skill, that has induced the huge English mail-steamers to make Balmain their head-quarters. The Thames at Rotherhithe will give a good notion of Darling Harbour, so far as coasters and wherries are concerned. A fleet of used-up whalers lies anchored off its entrance at Miller's Point, and is known as 'Rotten Row.'

We have got round to the point from which we started. Of course, I have been able to give but the most meagre sketch of the finest city in the sunny south—Melbourne has no Port Jackson—but as far as it goes, it is faithful. I have tried to select the salient points for my picture. If any one wishes to get a more definite idea of my subject, I would advise him to take a trip to it, and can assure him that he will not regret the voyage.

LOVE.

BY THE LATE T. K. HERVEY.

THERE are who say the lover's heart
Is in the loved one's merged;
Oh, never by love's own warm art
So cold a plea was urged!
No!—hearts that love hath crowned or crossed,
Love fondly knits together;
But not a thought or hue is lost
That made a part of either.

Expanding in the soft bright heat
That draweth each to other,
Each feels itself in every beat,
Though beating for another;
It is their very union's art
The separate parts to prove,
And man first learns how great his heart
When he has learned to love.

The loving heart gives back as due
The treasure it has found—
As scents return to him who threw
The precious things around—
As mirrors shew, because they're bright,
What shadows o'er them move—
Receives the light, and by the light
Reflects the form of love.

As he who, wrapt in fancy's dream,
Bends o'er some wave at even,
Yet deep within the sunlight stream
Sees but himself and heaven—
So, looketh through his loved one's eyes,
In search of all things rare,
The lover—and amid love's skies
Himself is everywhere.

It is an ill-told tale that tells
Of 'hearts by love made one';
He grows who near another's dwells
More conscious of his own:
In each spring up new thoughts and powers
That, 'mid love's warm clear weather,
Together tend like climbing flowers,
And, turning, grow together.

Such fictions blink love's better part,
Yield up its half of bliss;
The wells are in the neighbour heart
When there is thirst in this:
There findeth love the passion-flowers
On which it learns to thrive,
Makes honey in another's bowers,
But brings it home to hive.

Love's life is in its own replies—
To each low beat it beats,
Smiles back the smiles, sighs back the sighs,
And every throb repeats.
Then, since one loving heart still throws
Two shadows in love's sun,
How should two loving hearts compose
And mingle into one?

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